

**IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

JAMES L. GARLAND, JR.  
MARCI JO GARLAND  
Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant

vs.

No Respondents.

Case No.:16-20204 JAD

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

March 26, 2021

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

**TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 01/25/2016 and confirmed on 3/9/16 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

|                                  |          |                  |
|----------------------------------|----------|------------------|
| Total Receipts                   |          | 94,795.80        |
| Less Refunds to Debtor           | 2,107.35 |                  |
| <b>TOTAL AMOUNT OF PLAN FUND</b> |          | <b>92,688.45</b> |

|                                    |          |                 |
|------------------------------------|----------|-----------------|
| Administrative Fees                |          |                 |
| Filing Fee                         | 0.00     |                 |
| Notice Fee                         | 0.00     |                 |
| Attorney Fee                       | 2,569.00 |                 |
| Trustee Fee                        | 4,397.09 |                 |
| Court Ordered Automotive Insurance | 0.00     |                 |
| <b>TOTAL ADMINISTRATIVE FEES</b>   |          | <b>6,966.09</b> |

| Creditor Type | Creditor Name                          | Claim Amount | Prin Paid | Int Paid | Total Paid       |
|---------------|--|--------------|-----------|----------|------------------|
| Secured       |  |              |           |          |                  |
|               | JPMORGAN CHASE BANK NA<br>Acct: 8584   | 0.00         | 34,435.24 | 0.00     | 34,435.24        |
|               | JPMORGAN CHASE BANK NA<br>Acct: 8584   | 605.17       | 605.17    | 0.00     | 605.17           |
|               | FIRST COMMONWEALTH BANK*<br>Acct: 8965 | 5,931.00     | 5,931.00  | 473.01   | 6,404.01         |
|               |  |              |           |          | <b>41,444.42</b> |

|          |                                     |          |          |      |      |
|----------|-------------------------------------|----------|----------|------|------|
| Priority |                                     |          |          |      |      |
|          | JUSTIN P SCHANTZ ESQ<br>Acct:       | 0.00     | 0.00     | 0.00 | 0.00 |
|          | JAMES L. GARLAND, JR.<br>Acct:      | 0.00     | 0.00     | 0.00 | 0.00 |
|          | JAMES L. GARLAND, JR.<br>Acct:      | 718.15   | 718.15   | 0.00 | 0.00 |
|          | JAMES L. GARLAND, JR.<br>Acct:      | 1,389.20 | 1,389.20 | 0.00 | 0.00 |
|          | JEFFREY GOLEMBIEWSKI ESQ++<br>Acct: | 2,569.00 | 2,569.00 | 0.00 | 0.00 |
|          | JEFFREY GOLEMBIEWSKI ESQ++<br>Acct: | 0.00     | 0.00     | 0.00 | 0.00 |
|          | JUSTIN P SCHANTZ ESQ<br>Acct:       | 0.00     | 0.00     | 0.00 | 0.00 |

\*\*\* NONE \*\*\*

|           |   |           |           |      |           |
|-----------|---|-----------|-----------|------|-----------|
| Unsecured |   |           |           |      |           |
|           | BANK OF AMERICA NA**<br>Acct: 8952              | 1,146.11  | 545.66    | 0.00 | 545.66    |
|           | JPMORGAN CHASE BANK NA<br>Acct: 4021            | 0.00      | 0.00      | 0.00 | 0.00      |
|           | PORTFOLIO RECOVERY ASSOCIATES, LL<br>Acct: 3005 | 7,265.40  | 3,459.06  | 0.00 | 3,459.06  |
|           | ECAST SETTLEMENT CORP<br>Acct: 8508             | 26,850.58 | 12,783.59 | 0.00 | 12,783.59 |
|           | ECAST SETTLEMENT CORP                           | 688.38    | 327.73    | 0.00 | 327.73    |

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| Creditor Type           | Creditor Name                     | Claim Amount | Prin Paid | Int Paid | Total Paid |
|-------------------------|-----------------------------------|--------------|-----------|----------|------------|
| Unsecured               |                                   |              |           |          |            |
|                         | Acct: 6277                        |              |           |          |            |
|                         | CITIBANK NA(*)++                  | 0.00         | 0.00      | 0.00     | 0.00       |
|                         | Acct: 8598                        |              |           |          |            |
|                         | COMENITY BANK                     | 0.00         | 0.00      | 0.00     | 0.00       |
|                         | Acct: 4011                        |              |           |          |            |
|                         | DISCOVER BANK(*)                  | 11,190.90    | 5,328.00  | 0.00     | 5,328.00   |
|                         | Acct: 4539                        |              |           |          |            |
|                         | FAIR COLLECTIONS++                | 0.00         | 0.00      | 0.00     | 0.00       |
|                         | Acct: 0658                        |              |           |          |            |
|                         | CAPITAL ONE NA**                  | 1,515.58     | 721.57    | 0.00     | 721.57     |
|                         | Acct: 7812                        |              |           |          |            |
|                         | MIDLAND FUNDING LLC               | 5,825.94     | 2,773.74  | 0.00     | 2,773.74   |
|                         | Acct: 9275                        |              |           |          |            |
|                         | PA STATE EMPLOYEES CU/PSECU       | 0.00         | 0.00      | 0.00     | 0.00       |
|                         | Acct: 0009                        |              |           |          |            |
|                         | PA STATE EMPLOYEES CU/PSECU       | 0.00         | 0.00      | 0.00     | 0.00       |
|                         | Acct: 0009                        |              |           |          |            |
|                         | PRA/PORTFOLIO RECOVERY ASSOC      | 4,801.10     | 2,285.81  | 0.00     | 2,285.81   |
|                         | Acct: 1849                        |              |           |          |            |
|                         | PORTFOLIO RECOVERY ASSOCIATES, LL | 1,384.20     | 659.02    | 0.00     | 659.02     |
|                         | Acct: 7790                        |              |           |          |            |
|                         | PORTFOLIO RECOVERY ASSOCIATES, LL | 5,821.65     | 2,771.70  | 0.00     | 2,771.70   |
|                         | Acct: 5123                        |              |           |          |            |
|                         | PRA/PORTFOLIO RECOVERY ASSOC      | 9,311.65     | 4,433.29  | 0.00     | 4,433.29   |
|                         | Acct: 1266                        |              |           |          |            |
|                         | PRA/PORTFOLIO RECOVERY ASSOC      | 3,393.12     | 1,615.47  | 0.00     | 1,615.47   |
|                         | Acct: 8032                        |              |           |          |            |
|                         | MIDLAND FUNDING LLC               | 3,093.87     | 1,472.99  | 0.00     | 1,472.99   |
|                         | Acct: 6622                        |              |           |          |            |
|                         | THE BUREAUS INC                   | 0.00         | 0.00      | 0.00     | 0.00       |
|                         | Acct: 3616                        |              |           |          |            |
|                         | QUANTUM3 GROUP LLC AGNT - MOMA FI | 1,281.63     | 610.19    | 0.00     | 610.19     |
|                         | Acct: 4197                        |              |           |          |            |
|                         | PRA/PORTFOLIO RECOVERY ASSOC      | 2,005.39     | 954.77    | 0.00     | 954.77     |
|                         | Acct: 9194                        |              |           |          |            |
|                         | CAVALRY SPV I LLC - ASSIGNEE(*)   | 5,446.54     | 2,593.10  | 0.00     | 2,593.10   |
|                         | Acct: 4702                        |              |           |          |            |
|                         | BUREAUS INVESTMENT GROUP PORTFC   | 1,979.10     | 942.25    | 0.00     | 942.25     |
|                         | Acct: 8221                        |              |           |          |            |
|                         | PEOPLES NATURAL GAS CO LLC*       | 0.00         | 0.00      | 0.00     | 0.00       |
|                         | Acct:                             |              |           |          |            |
|                         | SHAPIRO & DENARDO LLC*            | 0.00         | 0.00      | 0.00     | 0.00       |
|                         | Acct:                             |              |           |          |            |
|                         | REED SMITH LLP                    | 0.00         | 0.00      | 0.00     | 0.00       |
|                         | Acct:                             |              |           |          |            |
|                         |                                   |              |           |          | 44,277.94  |
| TOTAL PAID TO CREDITORS |                                   |              |           |          | 85,722.36  |

|               |           |
|---------------|-----------|
| TOTAL CLAIMED |           |
| PRIORITY      | 0.00      |
| SECURED       | 6,536.17  |
| UNSECURED     | 93,001.14 |

Date: 03/26/2021

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

IN RE:

JAMES L. GARLAND, JR.  
MARCI JO GARLAND  
Debtor(s)

Ronda J. Winnecour  
Movant

vs.  
No Repondents.

Case No.:16-20204 JAD

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

\_\_\_\_\_  
U.S. BANKRUPTCY JUDGE

In re:  
James L. Garland, Jr.  
Marci Jo Garland  
Debtors

Case No. 16-20204-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Mar 30, 2021

User: msch  
Form ID: pdf900

Page 1 of 3  
Total Noticed: 33

The following symbols are used throughout this certificate:

| Symbol | Definition  |
|--------|---|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.  |
| ##     | Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 01, 2021:

| Recip ID | Recipient Name and Address   |
|----------|--|
| db/jdb   | + James L. Garland, Jr., Marci Jo Garland, 1017 Pizza Barn Road, Blairsville, PA 15717-4306                        |
| cr       | + Peoples Natural Gas Company, LLC, Attn: Dawn Lindner, 225 North Shore Drive, Pittsburgh, PA 15212-5860           |
| 14220831 | + Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284  |
| 14224503 | CAPITAL ONE, N.A., C/O BECKETT AND LEE LLP, PO BOX 3001, MALVERN, PA 19355-0701                                    |
| 14210551 | ECAST SETTLEMENT CORPORATION, PO BOX 29262, NEW YORK, NY 10087-9262  |
| 14166823 | + Fair Collections & Outsourcing, 12304 Baltimore Avenue, Suite East, Beltsville, MD 20705-1314                    |
| 14166832 | + The Bureaus, Inc., 650 Dundee Road, Suite 370, Northbrook, IL 60062-2757   |
| 14166833 | + Tnb-Visa (TV) / Target, C/O Financial & Retail Services, Mailstop BV : P.O. Box 9475, Minneapolis, MN 55440-9475 |

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address                             | Date/Time            | Recipient Name and Address   |
|----------|--|----------------------|--|
| cr       | + Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | Mar 31 2021 02:49:10 | PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  |
| 15279371 | + Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | Mar 31 2021 02:59:08 | Bureaus Investment Group Portfolio No 15 LLC, c/o PRA Receivables Management, LLC, P.O. Box 41021, Norfolk, VA 23541-1021            |
| 14211873 | Email/PDF: rmscedi@recoverycorp.com                    | Mar 31 2021 02:40:24 | Bureaus Investment Group Portfolio No 15 LLC, c/o Recovery Management Systems Corp, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605 |
| 14176363 | + Email/Text: bankruptcy@cavps.com                     | Mar 31 2021 03:31:00 | Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321  |
| 14166817 | + Email/PDF: Citi.BNC.Correspondence@citi.com          | Mar 31 2021 02:59:09 | Citibank / Sears, Citicorp Credit Services/Attn: Centraliz, P.O. Box 790040, Saint Louis, MO 63179-0040                              |
| 14166819 | + Email/PDF: Citi.BNC.Correspondence@citi.com          | Mar 31 2021 02:40:08 | Citibank/Best Buy, Centralized Bankruptcy/CitiCorp Credit, P.O. Box 790040, St Louis, MO 63179-0040                                  |
| 14166818 | + Email/PDF: Citi.BNC.Correspondence@citi.com          | Mar 31 2021 02:40:06 | Citibank/Best Buy, Centralized Bankruptcy/CitiCorp Credit S, Po Box 790040, St Louis, MO 63179-0040                                  |
| 14166820 | + Email/PDF: Citi.BNC.Correspondence@citi.com          | Mar 31 2021 02:40:10 | Citibank/Citgo Oil, Citicorp Credit Services/Attn:Centralize, P.O. Box 790040, St Louis, MO 63179-0040                               |
| 14166821 | + Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM           | Mar 31 2021 03:29:00 | Comenity Bank/Lane Bryant, P.O. Box 182125, Columbus, OH 43218-2125  |
| 14173608 | Email/Text: mrdiscen@discover.com                      | Mar 31 2021 03:29:00 | Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025   |

District/off: 0315-2

User: msch

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Date Rcvd: Mar 30, 2021

Form ID: pdf900

Total Noticed: 33

|          |  |                      |  |
|----------|--|----------------------|--|
| 14166822 | + Email/Text: mrdiscen@discover.com                    | Mar 31 2021 03:29:00 | Discover Financial, Attn: Bankruptcy Dept., P.O. Box 3025, New Albany, OH 43054-3025   |
| 14166824 | + Email/Text: bankruptcynotice@fcbanking.com           | Mar 31 2021 03:29:00 | First Commonwealth Bank, 601 Philadelphia Street, Indiana, PA 15701-3952   |
| 14166815 | Email/PDF: ais.chase.ebn@americaninfosource.com        | Mar 31 2021 02:58:39 | Chase Card Services, Attn: Correspondence Dept, P.O. Box 15298, Wilmington, DE 19850   |
| 14166816 | Email/PDF: ais.chase.ebn@americaninfosource.com        | Mar 31 2021 02:48:44 | Chase Mortgage, 4615 Vision Drive, P.O. Box 24696, Columbus, OH 43224  |
| 14240239 | Email/PDF: ais.chase.ebn@americaninfosource.com        | Mar 31 2021 02:48:44 | JPMorgan Chase Bank, N.A., Chase Records Center, Attn: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe LA 71203 |
| 14166825 | + Email/Text: PBNCNotifications@peritusservices.com    | Mar 31 2021 03:29:00 | Kohls/Capital One, P.O. Box 3120, Milwaukee, WI 53201-3120   |
| 14216050 | + Email/Text: bankruptcydpt@mcmcg.com                  | Mar 31 2021 03:30:00 | MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011  |
| 14166826 | + Email/Text: bankruptcydpt@mcmcg.com                  | Mar 31 2021 03:30:00 | Midland Funding, LLC, 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709  |
| 14166827 | + Email/Text: bankruptcyntices@psecu.com               | Mar 31 2021 03:31:00 | P S E C U, Attention: Bankruptcy, P.O. Box 67013, Harrisburg, PA 17106-7013  |
| 14166828 | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com   | Mar 31 2021 02:59:06 | Portfolio Recovery, Attn: Bankruptcy, Po Box 41067, Norfolk, VA 23541  |
| 14166829 | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com   | Mar 31 2021 02:49:10 | Portfolio Recovery Associates, Attn: Bankruptcy, P.O. Box 41067, Norfolk, VA 23541   |
| 14177371 | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com   | Mar 31 2021 02:49:10 | Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541  |
| 14166830 | + Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | Mar 31 2021 02:40:16 | Portfolio Recovery Associates, Attn: Bankruptcy, P.O. Box 41067, Norfolk, VA 23541-1067  |
| 14222701 | Email/Text: bnc-quantum@quantum3group.com              | Mar 31 2021 03:30:00 | Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788   |
| 14166831 | + Email/PDF: gecsedl@recoverycorp.com                  | Mar 31 2021 02:48:37 | Synchrony Bank/Lowes, Attn: Bankruptcy, P.O. Box 103104, Roswell, GA 30076-9104  |

TOTAL: 25

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address  |
|----------|---------------|---|
| cr       |               | JPMorgan Chase Bank, National Association                                 |
| 14166814 | ##+           | Bank Of America, Nc4-105-03-14, P.O. Box 26012, Greensboro, NC 27420-6012 |

TOTAL: 1 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

District/off: 0315-2

User: msch

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Date Rcvd: Mar 30, 2021

Form ID: pdf900

Total Noticed: 33

Date: Apr 01, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 26, 2021 at the address(es) listed below:

| Name                                | Email Address   |
|-------------------------------------|---|
| Andrew F Gornall                    | on behalf of Creditor JPMorgan Chase Bank National Association andygornall@latouflawfirm.com  |
| Brian Nicholas                      | on behalf of Creditor JPMorgan Chase Bank National Association bnicholas@kmlawgroup.com   |
| Justin P. Schantz                   | on behalf of Debtor James L. Garland Jr. jschantz@my-lawyers.us,<br>colecchia542@comcast.net;office@my-lawyers.us;sshipley@my-lawyers.us;jmonroe@my-lawyers.us;skerr@my-lawyers.us  |
| Justin P. Schantz                   | on behalf of Joint Debtor Marci Jo Garland jschantz@my-lawyers.us<br>colecchia542@comcast.net;office@my-lawyers.us;sshipley@my-lawyers.us;jmonroe@my-lawyers.us;skerr@my-lawyers.us |
| Kevin Scott Frankel                 | on behalf of Creditor JPMorgan Chase Bank National Association pabk@logs.com, logsecf@logs.com  |
| Kristen D. Little                   | on behalf of Creditor JPMorgan Chase Bank National Association pabk@logs.com, klittle@logs.com;logsecf@logs.com   |
| Office of the United States Trustee | ustpregion03.pi.ecf@usdoj.gov   |
| Ronda J. Winnecour                  | cmecf@chapter13trusteedpa.com   |
| S. James Wallace                    | on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com, PNGbankruptcy@peoples-gas.com  |
| Victoria A. Sanford                 | on behalf of Creditor JPMorgan Chase Bank National Association vsanford@reedsmith.com   |

TOTAL: 10